

***Long-Term Care Rate Guide***  
***Premium Rate Increase History Section***  
***Company Explanation Section***

***BANKERS LIFE AND CASUALTY COMPANY***

<b><i>Policy Form</i></b>	<b><i>Explanation</i></b>
GR-7A1	Form is NFR, TQ if issued w/o rider 176Q. Form is COMP, TQ if issued with rider 176Q.
GR-7A1	Form is NFR, TQ if issued w/o rider 176Q. Form is COMP, TQ if issued with rider 176Q.
GR-N045	Form is NFR, TQ if issued before or during 1996 or with rider 1668. Form is NFR, NTQ if issued after 1996 and w/o rider 1668.
GR-N045	Form is NFR, TQ if issued before or during 1996 or with rider 1668. Form is NFR, NTQ if issued after 1996 and w/o rider 1668.
GR-N050	Form is NFR, TQ if issued before or during 1996 and w/o riders 190Q, 190R, 190S. Form is NFR, NTQ if issued after 1996 and w/o riders 190Q, 190R, 190S. Form is COMP, TQ if issued before or during 1996 and with riders 190Q, 190R, 190S. Form is COMP, NTQ if issued after 1996 and with riders 190Q, 190R, 190S.
GR-N050	Form is NFR, TQ if issued before or during 1996 and w/o riders 190Q, 190R, 190S. Form is NFR, NTQ if issued after 1996 and w/o riders 190Q, 190R, 190S. Form is COMP, TQ if issued before or during 1996 and with riders 190Q, 190R, 190S. Form is COMP, NTQ if issued after 1996 and with riders 190Q, 190R, 190S.
GR-N053	Form is NFR, TQ if issued before or during 1996 or with rider 1667 and w/o riders 190V, 192V. Form is NFR, NTQ if issued after 1996 and w/o riders 1667, 190V, 192V. Form is COMP, TQ if issued before or during 1996 or with rider 1667 and with riders 190V, 192V. Form is COMP, NTQ if issued after 1996 and w/o rider 1656 and with riders 190V, 192V.
GR-N053	Form is NFR, TQ if issued before or during 1996 or with rider 1667 and w/o riders 190V, 192V. Form is NFR, NTQ if issued after 1996 and w/o riders 1667, 190V, 192V. Form is COMP, TQ if issued before or during 1996 or with rider 1667 and with riders 190V, 192V. Form is COMP, NTQ if issued after 1996 and w/o rider 1656 and with riders 190V, 192V.
GR-N055	Form is NFR, TQ if issued before or during 1996 and w/o riders 190W, 190X, 190Y. Form is NFR, NTQ if issued after 1996 and w/o riders 190W, 190X, 190Y. Form is COMP, TQ if issued before or during 1996 and with riders 190W, 190X, 190Y. Form is COMP, NTQ if issued after 1996 and with riders 190W, 190X, 190Y.
GR-N055	Form is NFR, TQ if issued before or during 1996 and w/o riders 190W, 190X, 190Y. Form is NFR, NTQ if issued after 1996 and w/o riders 190W, 190X, 190Y. Form is COMP, TQ if issued before or during 1996 and with riders 190W, 190X, 190Y. Form is COMP, NTQ if issued after 1996 and with riders 190W, 190X, 190Y.
GR-N080	Form is HCO, TQ if issued before or during 1996. Form is HCO, NTQ if issued after 1996.
GR-N080	Form is HCO, TQ if issued before or during 1996. Form is HCO, NTQ if issued after 1996.

GR-N085	Form is HCO, TQ if issued before or during 1996 or with rider 1658. Form is HCO, NTQ if issued after 1996 and w/o rider 1658.
GR-N085	Form is HCO, TQ if issued before or during 1996 or with rider 1658. Form is HCO, NTQ if issued after 1996 and w/o rider 1658.
GR-N100	Form is NFR, TQ if issued before or during 1996 or with rider 1657. Form is NFR, NTQ if issued after 1996 and w/o rider 1657.
GR-N100	Form is NFR, TQ if issued before or during 1996 or with rider 1657. Form is NFR, NTQ if issued after 1996 and w/o rider 1657.
GR-N105	Form is COMP, TQ if issued before or during 1996 or with rider 1656. Form is COMP, NTQ if issued after 1996 and w/o rider 1656.
GR-N105	Form is COMP, TQ if issued before or during 1996 or with rider 1656. Form is COMP, NTQ if issued after 1996 and w/o rider 1656.